

Information to identify the case:

Debtor 1	Courtney M. Losser	Social Security number or ITIN	xxx-xx-3553
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10911-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Courtney M. Losser

12/11/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Courtney M. Losser
 Debtor

Case No. 19-10911-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Dec 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2019.

db
 15119951 +Courtney M. Losser, 278 Creek Drive, New Bethlehem, PA 16242-8316
 15119954 +Butler Sewage Authority, 100 Litman Road, Butler, PA 16001-3294
 +KML Law Group P. C., Suite 5000, BNY Mellon Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1541
 15119955 +Larry Hoffman, 278 Creek Drive, New Bethlehem, PA 16242-8316
 15119957 MedFinancial, 1 1st Tennessee Bank, Dept. 888183, Knoxville, TN 37995-8183
 15119960 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
 15119958 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15119959 Peoples Gas Company LLC, PO Box 747105, Pittsburgh, PA 15274-7105
 15119961 +Robert H. Losser, PO Box 257, Mars, PA 16046-0257
 15119963 +RoundPoint Mortgage Servicing Corp, Payment Processing Center, PO Box 674150,
 Dallas, TX 75267-4150
 15119964 +S&T Bank, Installment Loans, P.O. Box 469, Indiana, PA 15701-0469
 15119966 Synchrony MC/Synb, PO Box 530939, Atlanta, GA 30353-0939

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 12 2019 03:20:17 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Dec 12 2019 07:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15119952 EDI: WFNNB.COM Dec 12 2019 07:43:00 Comenity Capital Bank, Bankruptcy Department,
 P.O. Box 183043, Columbus, OH 43218-3043
 15119953 EDI: WFNNB.COM Dec 12 2019 07:43:00 Comenity-Bosco's, PO Box 659622,
 San Antonio, TX 78265-9622
 15119956 EDI: RMSC.COM Dec 12 2019 07:43:00 Lowes/Synchrony Bank, P.O. Box 530914,
 Atlanta, GA 30353-0914
 15119965 EDI: RMSC.COM Dec 12 2019 07:43:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 15120987 +EDI: RMSC.COM Dec 12 2019 07:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15119967 EDI: WTRNBANK.COM Dec 12 2019 07:43:00 Target Cards Services, P.O. Box 660170,
 Dallas, TX 75266-0170
 15119968 E-mail/Text: bankruptcy@firstenergycorp.com Dec 12 2019 03:20:47 West Penn Power,
 PO Box 3687, Akron, OH 44309-3687

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr ROUNDPOINT MORTGAGE SERVICING CORPORATION
 15119962* +Robert H.Losser, PO Box 257, Mars, PA 16046-0257

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
 bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Sharon L. Smith on behalf of Debtor Courtney M. Losser slschmedler@gmail.com,
 slschmedler@gmail.com
 Tamara Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4